

From: "Mark Cookson" <mark@packpro.com> on 09/13/2004 02:26:26 PM

Subject: Study on Credit Bureaus Handling of Disputes

About two months ago I requested a "free" "instant" credit report from one of Consumerinfo.com's website (which I believe is part of Experian). It turns out after wasting nearly 30 minutes of filling out forms the reports is far from instant. They said I would be getting something in the mail. I never got anything in the mail concerning anything about my credit report.

This month, I took a look at my credit card statement and for some reason there is a charge on there from CIC for Credit Monitoring for 9.95. I called the number on the statement (800-220-2626) and it turns out to be Consumerinfo.com.

Now it looks like my free statement is now not free. I called them to ask about this incorrent charge but at the moment their "system is down". I'm not sure if I believe them or not but after all of the trouble they have caused with a lot of other people I have no patience for them at all. At the least, I've not been charged near as much as other people have but it still bothers me that they are getting away with it so something needs to be done to all of these companies who are screwing us.

Thanks for giving us a hand and I really hope you guys can help all of us out.

Mark